PNC Bank Debuts Consumer Loyalty and Rewards Program

PNC TotalRewards offers tiered benefits designed to grow with every client relationship

PITTSBURGH, April 7, 2026 /PRNewswire/ -- PNC Bank today announced the launch of PNC TotalRewards, a new relationship-based loyalty program designed to give clients more value, transparency and ways to strengthen their financial wellbeing. The program represents a significant step forward in PNC's strategy to become clients' primary bank by earning their trust, meeting their needs and rewarding them for the full breadth of their financial relationship.

PNC TotalRewards provides clients with a clear, simple way to see the benefits they receive as a client of PNC and how they can earn even greater benefits as they grow their relationship. All consumer clients have ways to avoid select fees based on account types and activity, opportunities to earn points or cash on eligible PNC credit cards and additional relationship-based rewards. This helps to ensure that every client receives meaningful advantages from day one, with even greater rewards available as their relationship with PNC grows.

"PNC TotalRewards is developed around the idea of building a true partnership with our clients," said Alex Overstrom, head of Retail Banking at PNC. "When someone chooses PNC, we want them to feel the full value of that relationship. Not only in exceptional service and hospitality, but also in the meaningful financial benefits that come from building a relationship at PNC."

Clients who maintain an average eligible balance of $25,000 or more across eligible deposit and investment accounts may enroll in the Silver, Gold or Platinum tiers, which provide added value across products and services, including enhanced credit card rewards, cash rewards on certain lending solutions and elevated savings rates. Eligibility is based on a 90-day Average Eligible Balance of $25,000, $100,000, or $500,000 for the Silver, Gold and Platinum tiers, respectively. Clients who qualify for the Gold and Platinum tiers will also gain access to PNC's Priority or Concierge Care Center.

PNC began an employee pilot of the program in May 2025 and recently introduced it to clients across the Chicago region in late February. The phased rollout has allowed the bank to gather early feedback and client insights to improve on the experience as it plans to roll out the program nationally later this Spring.

"PNC TotalRewards gives us the opportunity to show clients their relationship genuinely matters," said Victoria Dravneek, head of PNC Loyalty Strategy and Platforms. "We've designed the program to provide tangible, straightforward benefits and to give clients more control over how they earn and use their rewards. It reflects who we are as a bank and the experience we want every client to have."

PNC Premier Client & TotalRewards

PNC TotalRewards serves as an important compliment to the recent introduction of PNC Premier Client, which together provides advice, experience and benefits to our more affluent clients. Due to the nature of

their relationship and asset levels, Premier Client accounts automatically meet the balance thresholds associated with the Gold and Platinum tiers of PNC TotalRewards, giving these clients elevated relationship benefits, priority servicing and enhanced value across PNC's full set of solutions.

Enhanced Benefits for Military Members

As part of PNC's commitment to recognizing the important work of our armed services, members of the Military will automatically qualify for the Silver Tier, an industry-leading offering designed to provide best-in-class value and recognition for their service.

No-Fee Enrollment and Automatic Tier Advancement

Once eligible, there are no fees to enroll and clients can automatically move to higher tiers as their balances and relationship with PNC grows. Clients can view their rewards, check their tier status and explore opportunities to earn more through PNC's Online and Mobile Banking, account statements or by visiting their local branch. For more details on program benefits and terms, visit PNC.com/TotalRewards.

PNC Bank, N.A., is a member of The PNC Financial Services Group, Inc. (NYSE: PNC). PNC is one of the largest diversified financial services institutions in the United States, organized around its customers and communities for strong relationships and local delivery of retail and business banking including a full range of lending products; specialized services for corporations and government entities, including corporate banking, real estate finance and asset-based lending; wealth management and asset management. For information about PNC, visit www.pnc.com.

CONTACT:

Darby Rowe
(717) 824-6314
darby.rowe@pnc.com

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